2011 Feb-01 PM 01:30 U.S. DISTRICT COURT N.D. OF ALABAMA

### UNITED STATES DISTRICT COURT NORTHERN DISTRICT OF ALABAMA NORTHEASTERN DIVISION

Jamon T. Brim,	)	
	)	
Plaintiff	)	
	)	
v.	)	Civil No. 5:10-CV-369-IPJ
	)	
Dell Financial Services, LLC,	)	
Midland Credit Management,	)	
Inc., Midland Funding, LLC,	)	
	)	
Defendants.	)	

### PLAINTIFF'S WITNESS AND EXHIBIT LIST

Comes now the Plaintiff, Jamon T. Brim, and pursuant to Rule 26(a)(3) of the Federal Rules of Civil Procedure, hereby identifies the following Witnesses and Exhibits:

### WITNESS LIST

- 1. Jamon T. Brim
- 2. Kim Hughes, Experian Information Solutions via videotaped deposition
- 3. Steve Newnom, Trans Union, LLC via videotaped deposition
- 4. Vickie Banks, Equifax Information Services via videotaped deposition
- 5. Angelique Ross, Midland Credit Management via deposition
- 6. Grant Johnson, Midland Credit Management via deposition

- 7. All other employees and/or corporate representatives of Midland Credit Management identified by the Defendant.
- 8. Any witnesses necessary for rebuttal.

### **EXHIBIT LIST**

### The Plaintiff expects to offer the following exhibits:

- 1. Equifax credit report dated July 13, 2008 and score obtained by Jamon Brim (Brim 5-29).
- 2. Affidavit and Redstone Federal Credit Union Statement of Account for October 13, 2004 through November 12, 2004 received in response to subpoena.
- 3. Redstone Federal Credit Union Transactional Detail Report
- 4. Certified Mail Receipts, copy of green cards and postage receipt for dispute letters dated July 29, 2008. (71-73)
- 5. Certified Mail signed green cards from Equifax, Trans Union, and Experian
- 6. Express Mail receipt to Midland Credit Management dated March 2009 (114)
- 7. Denial of Credit by American Express on May 14, 2009 (20-21).
- 8. Organizational Structure of Encore Capital Group, Inc. And Subsidiaries (MCM205).
- 9. Midland Credit Management's New Hire Training Manual (MCM 170-201).
- 10. Letter to Jamon Brim from Midland Credit Management dated January 22, 2008. (MCM 1-2).
- 11. Letter from Jamon Brim to Midland Credit Management dated July 29, 2008 with attachment. (MCM 3-4).

- 12. Letter from Jamon Brim to Midland Credit Management dated March 10, 2008 with attachment. (MCM 5-6)
- 13. Customer Additional Date Sheet (MCM 7)
- 14. Collection Detail for Account 8525203719 (MCM 8-10).
- 15. Collection Detail for Account 8525203719 (MCM 52-54).
- 16. Midland Credit Management Production Notes for account 8525203719 (MCM 14-17).
- 17. Letter from Zarzaur & Schwartz, P.C. to Jamon Brim regarding Midland Funding account dated April 1, 2008 and attached Statement of Account and Affidavit (MCM 18-21).
- 18. Summons and Complaint filed by Midland Funding against Jamon Brim in the Small Claims Court of Madison County on May 6, 2008. (MCM 22-23).
- 19. Letter from Zarzaur & Schwartz to Jamon Brim regarding the lawsuit against Mr. Brim. (MCM 26).
- 20. Alias Summons filed by Midland Funding on June 4, 2008. (MCM 27-28).
- 21. Motion to Dismiss filed by Midland Funding on February 10, 2009. (MCM 29).
- 22. ACDV response from Midland Credit Management to Trans Union on February 25, 2010. (MCM 38).
- 23. Account History Screens 8525203719 (MCM 39).
- 24. Customer Additional Data Portfolio Information Screens (MCM 49-51).
- 25. Consumer Information Maintenance Screens (MCM 58-60).
- 26. Phone Maintenance Screens (MCM 67-69).

- 27. Letter History Inquiry Screen (MCM 73-75).
- 28. Credit Bureau Reports List Screen (MCM 88-90).
- 29. Credit Bureau Report Detail for 11/16/07 2/17/10 (MCM 91-118).
- 30. Account Resolution Screen (MCM 128-130).
- 31. Midland Credit Management Consumer Relations Operations Manual Dispute Paid Prior to Purchase Process 45 Day Verbal Disputes (MCM 163-164).
- 32. Midland Credit Management Consumer Relations Operations Manual Written Dispute Paid Prior to Purchase Process 45 Day Written Disputes (MCM 165-166).
- 33. Midland Credit Management Consumer Relations Operations Manual Dispute Paid Prior to Purchase Process Verbal Dispute Paid Prior Outside 45 Days (MCM 167).
- 34. Midland Credit Management Consumer Relations Operations Manual Written Dispute Paid Prior to Purchase Process Written Dispute Outside 45 Days (MCM 168-169).
- 35. Midland Credit Management's Module 6- Disputes & Warning Codes (MCM 202-204).
- 36. Universal Data Form created by Midland Credit Management dated September 9, 2010 (MCM 206).

# The following exhibits were offered at the Deposition of Vickie Banks as representative for Equifax Information Services

- 37. Letter of Dispute dated July 29, 2008 from Jamon Brim to Equifax, and attached documents. (Exhibit 1)
- 38. Equifax ACIS and Maintenance Summary Sheet dated August 27, 2008.

(Exhibit 2)

- 39. Letter of Dispute dated March 10, 2009 from Jamon Brim to Equifax, and attached documents. (Exhibit 3)
- 40. Equifax ACDV Response from Midland dated March 20, 2009. (Exhibit 4)
- 41. Equifax ACIS and Maintenance Summary Sheet dated March 20, 2009. (Exhibit 5)
- 42. ACDV responses dated February 1, 2009 and February 1, 2010, from Midland to Trans Union, forwarded to Equifax by Trans Union. (Exhibit 6)

# The following Exhibits were offered at the Deposition of Steve Newnom as representative for Trans Union

- 43. Trans Union History of Communication with Jamon Brim dated July 29, 2008, and consumer disclosure. (Exhibit 1)
- 44. Trans Union History of Communication with Jamon Brim dated July 29, 2008, and consumer disclosure. (Exhibit 2)
- 45. Request for Investigation from Jamon Brim received by Trans Union on August 4, 2008. (Exhibit 3)
- 46. Letter of Dispute dated July 29, 2008, from Jamon Brim to Trans Union, and attached documentation. (Exhibit 4)
- 47. Trans Union Maintenance summary dated August 4, 2008. (Exhibit 5)
- 48. Trans Union letter to Jamon Brim dated August 5, 2008. (Exhibit 6)
- 49. ACDV Response from Midland to Trans Union dated August 4, 2008. (Exhibit 7)
- 50. Trans Union Dispute Line Item Trandeline Record dated August 5, 2008. (Exhibit 8)

- 51. Trans Union Results of Investigation Consumer Disclosure dated August 7, 2008. (Exhibit 9)
- 52. Letter of Dispute dated March 10, 2009, from Jamon Brim to Trans Union, and attached documentation. (Exhibit 10)
- 53. Trans Union Consumer Disclosure dated March 18, 2009. (Exhibit 11)
- 54. ACDV Response from Midland to Trans Union dated March 20, 2009. (Exhibit 12)
- 55. Trans Union Dispute Line Item Tradeline Record dated March 18, 2009. (Exhibit 13)
- 56. Trans Union Results of Investigation to Jamon Brim dated March 20, 2009. (Exhibit 14)
- 57. Trans Union Consumer Disclosure dated February 24, 2010. (Exhibit 15)
- 58. ACDV Response from Midland to Trans Union dated February 26, 2010. (Exhibit 16)
- 59. Trans Union Dispute Line Item Tradeline Record and Results of Investigation Consumer Disclosure dated March 1, 2010. (Exhibit 17)
- 60. Trans Union receipt of UDF from Midland dated September 10, 2010. (Exhibit 19).

The following Exhibits were offered at the Deposition of Kim Hughes as representative for Experian Information Solutions.

- 61. Experian Consumer Disclosure for Jamon Brim dated July 29, 2008. (Exhibit 1)
- 62. Experian Consumer Disclosure for Jamon T. Brim dated July 29, 2008. (Exhibit 2)

- 63. Letter of Dispute dated July 29, 2008 from Jamon Brim to Experian, and attached documents. (Exhibit 3)
- 64. Experian Automated Consumer Dispute Verification response from Midland Credit Management dated August 12, 2008. (Exhibit 5)
- 65. Experian Transaction Log received August 6, 2008. (Exhibit 6)
- 66. Experian Investigation Results Disclosure to Jamon T. Brim dated August 12, 2008. (Exhibit 7)
- 67. Letter of Dispute dated March 10, 2009, from Jamon Brim to Experian, and attached documents. (Exhibit 8)
- 68. Experian Transaction Log received March 19, 2009. (Exhibit 9)
- 69. Experian Transaction Log received March 20, 2009. (Exhibit 10)
- 70. Experian Consumer Disclosure for Jamon Brim dated February 18, 2010. (Exhibit 11)
- 71. Experian Transaction Log received February 25, 2010. (Exhibit 12)
- 72. Experian Consumer Disclosure for Jamon T. Brim dated March 26, 2010. (Exhibit 13)
- 73. Experian Automated Consumer Dispute Verification to Midland Credit Management dated March 26, 2010. (Exhibit 14)
- 74. Experian Investigation Results Disclosure to Jamon T. Brim dated April 22, 2010. (Exhibit 15)
- 75. Experian Transaction Log received September 9, 2010. (Exhibit 16)

## The Plaintiff may offer the following exhibits:

76. Midland Credit Management's Answers to Interrogatories

- 77. Encore Capital Management Annual Report for 2009
- 78. Equifax Terminal Audit Report. (Exhibit 7 to deposition)
- 79. Experian D/R Log Report (Exhibit 17)
- 80. Experian Disclosure Log (Exhibit 18)
- 81. Subscriber Agreement between Experian and Midland Credit Management. (Exhibit 19)

/s/ Penny Hays Cauley
Penny Hays Cauley (ASB-6309-A63P)
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### **CERTIFICATE OF SERVICE**

I hereby certify that on February 1, 2011, I electronically filed the foregoing via the CM/ECF System, which will notify the following counsel of record:

Eric B. Langley, Esq. Jason B. Tompkins, Esq. BALCH & BINGHAM LLP P. O. Box 306 Birmingham, AL 35201-0306

/s/ Penny Hays Cauley
Of Counsel